

REMARKS

The Examiner has maintained the rejection of the claims under 35 U.S.C. 102(e) in view of the reference to Barlow et al. [U.S. Patent No. 6,038,551].

The amended Claim 1 now submitted for consideration has been restricted by specifying that the sender creates the transaction message” on the basis of entered transaction information” “in the smart card with the aid of software previously stored in the smart card”. This further delineates the central concept of the invention which is the elimination of any possibility that any second or third party or their computer will compromise the integrity of the transaction message at any time during the process of its being created and electronically signed and sealed by the sender. The smart card is preprogrammed to take pieces of transaction information and process them into a transaction message. Support for this added wording to Claim 1 is to be found on page 5, last paragraph – page 6, first paragraph of the original description [PCT WO 98/52151].

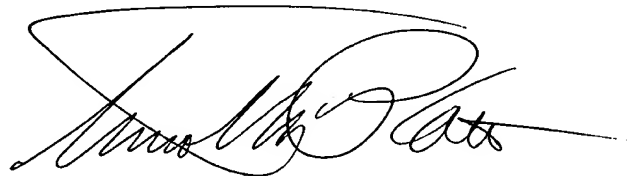
Reference has been made to col. 13, lines 20-39 of Barlow et al. This passage, which is illustrated in Fig. 5, relates to the configuration, via a computer terminal, of the card features, before using the card, for ticket reservations or bank transactions for example. New icons representing parental control features, financial account access, entertainment-related assets, medical information, travel reservations, and telephone assets can be added or removed from the user’s card before it is used.

Reference has also been made one again to col. 14 of Barlow et al., the most nearly relevant passage being the description in col. 14, lines 42-58 of how a financial transaction, after the card has been configured with various applications, such as travel reservations, is effected using a smart card and an

automatic teller machine. As put forward in the previous response, the banking application then conducts a financial transaction through the API to the IC card. It is submitted according to these prior art methods there is nothing other than back-and-forth interaction between the sender and the receiver [the bank's computer] during the creation of the transaction message and prior to its being electronically signed by the sender. As stated in the previous response, all the steps appear to involve back and forth interaction with a second or third party computer **during** the creation of the signed transaction message. This is contrary to the concept of the invention as more narrowly defined in the now twice amended main claim.

The present amendments to the main claim are also being made with consideration taken to prior art cited in opposition proceedings in the parallel patent in Sweden. An additional Information Disclosure Statement is enclosed herewith, together with copies of the non-US references, together with translations into English of relevant parts where necessary.

It is respectfully submitted that the narrowing amendment to Claim 1 now makes the present invention patentably distinct over the prior art.

A handwritten signature in black ink, appearing to read 'Timothy Platt', with a large, sweeping loop at the end.

Timothy Platt

Reg. No. 43,003